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Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

6/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	James First name Bradford Middle name Hines Last name Sr. Suffix (Sr., Jr., II, III)	First name Middle name Last name Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and doing business as names. Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>5</u> <u>3</u> <u>2</u> <u>1</u> OR 9 xx - xx	xxx - xx

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James Bradford Hines Sr. Debtor 1

First Name Middle Name

Last Name

Case number (if known)_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Your Employer		
	Identification Number (EIN), if any.	EIN	EIN
		EIN	EIN
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		259 N Point Dr	Number Street
		Number Street	Number Street
		Clarksville VA 23927	
		City State ZIP Code Mecklenburg County	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain.	I have another reason. Explain.
		(See 28 U.S.C. § 1408.)	(See 28 U.S.C. § 1408.)

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Debtor 1

James Bradford Hines Sr.

First Name Middle Name Last Name

Case number (if known)_

Pa	rt 2: Tell the Court A	bout Your Bar	nkruptcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		otcy (Form 2010)). Also, er 7 er 11 er 12			c.C. § 342(b) for Individuals Filopropriate box.	ling
8.	How you will pay the fe	local c yourse submit with a I need Applic I reque By law less th pay the	ourt for more details a left, you may pay with outing your payment on pre-printed address. to pay the fee in instation for Individuals to lest that my fee be way, a judge may, but is ruan 150% of the official	bout how you may pa ash, cashier's check, your behalf, your atto tallments. If you choo Pay The Filing Fee in aived (You may reque not required to, waive I poverty line that app If you choose this opt	ey. Typically, it or money ord rney may pay ose this option a Installments est this option your fee, and lies to your faion, you must	n, sign and attach the (Official Form 103A). only if you are filing for Ch may do so only if your incomily size and you are unab fill out the <i>Application to H</i>	apter 7. ome is ole to
	Have you filed for bankruptcy within the last 8 years?	No Ves. District District District			When	2024	
10.	affiliate?	is Yes. h Debtor District Debtor		When	Relat	ationship to you Case number, if known ionship to you Case number, if known	
11.	Do you rent your residence?	=	Go to line 12. Idas your landlord obtaine No. Go to line 12. Yes. Fill out <i>Initial Sta</i> this bankruptcy petitic	tement About an Evictio		ainst You (Form 101A) and file	e it with

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James Bradford Hines Sr. Debtor 1

First Name Middle Name

Last Name

Case number (if known)

Part 3: Report About Any E	Business	ses You Ov	wnasa S	Sole Prop	prietor				
12. Are you a sole proprietor of any full- or part-time	_	Go to Part 4							
business?									
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of bus	iness, if any						_
a corporation, partnership, or LLC.		Number	Street						-
If you have more than one sole proprietorship, use a									_
separate sheet and attach it to this petition.		City					State	ZIP Code	_
		Check the	appropriate	box to de	escribe yo	ur business:			
		Health	Care Busin	ess (as de	efined in 1	1 U.S.C. § 1	01(27A))		
		☐ Single /	Asset Real	Estate (as	s defined i	n 11 U.S.C.	§ 101(51B)))	
		Stockbr	roker (as de	efined in 1	11 U.S.C. §	§ 101(53A))			
		Commo	odity Broker	r (as defin	ned in 11 L	J.S.C. § 101	(6))		
		_	f the above						
13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small	can set most re	appropriate ecent balance	deadlines. e sheet, sta	If you indi	licate that f operation	you are a sn is, cash-flow	nall busines statement,	small business debtor so that ss debtor, you must attach you , and federal income tax return § 1116(1)(B).	ır
business debtor?	✓ No.	I am not fili	ng under C	hapter 11					
For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	□No.	I am filing u	inder Chap ptcv Code.	ter 11, but	it I am NO	T a small bu	siness deb	tor according to the definition i	n
	☐Yes.	es. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.							
								ding to the definition in factorial Chapter 11.	
Part 4: Report if You Own	or Have	Any Haza	rdous Pro	perty o	r Any Pro	operty Tha	at Needs	Immediate Attention	
14. Do you own or have any	✓ No								
property that poses or is alleged to pose a threat	Yes.	. What is th	ne hazard?						
of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immedia	ate attentior	n is neede	ed, why is	it needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building									
that needs urgent repairs?		Where is t	the property	y?					

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James Bradford Hines Sr.

First Name Middle Name

Last Name

Case number (if known)___

Part 5:

Debtor 1

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	About Debtor 1:		-	About Debtor 2 (S	pouse Only in a Joint Case):
	You must check one	9:		You must check on	e:
it	counseling age	efing from an approved credit ency within the 180 days before I uptcy petition, and I received a empletion.		counseling age	iefing from an approved credit ency within the 180 days before I ruptcy petition, and I received a ompletion.
-		the certificate and the payment you developed with the agency.			f the certificate and the payment tyou developed with the agency.
	counseling age	efing from an approved credit ency within the 180 days before I uptcy petition, but I do not have a empletion.		counseling age	iefing from an approved credit ency within the 180 days before I ruptcy petition, but I do not have a ompletion.
		after you file this bankruptcy petition, copy of the certificate and payment			after you file this bankruptcy petition, a copy of the certificate and payment
3	services from a unable to obtai days after I mad	sked for credit counseling in approved agency, but was in those services during the 7 de my request, and exigent merit a 30-day temporary waiver ent.		services from unable to obta days after I ma	sked for credit counseling an approved agency, but was in those services during the 7 ade my request, and exigent a merit a 30-day temporary waiver nent.
	requirement, atta what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances file this case.		requirement, at what efforts you you were unabl	day temporary waiver of the tach a separate sheet explaining a made to obtain the briefing, why e to obtain it before you filed for d what exigent circumstances file this case.
	dissatisfied with	oe dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.		dissatisfied with	be dismissed if the court is your reasons for not receiving a you filed for bankruptcy.
	still receive a bri You must file a c agency, along w	tisfied with your reasons, you must efing within 30 days after you file. certificate from the approved ith a copy of the payment plan you y. If you do not do so, your case ed.		still receive a br You must file a agency, along v	atisfied with your reasons, you must riefing within 30 days after you file. certificate from the approved with a copy of the payment plan you by. If you do not do so, your case ed.
		f the 30-day deadline is granted nd is limited to a maximum of 15			of the 30-day deadline is granted and is limited to a maximum of 15
	I am not require credit counseli	ed to receive a briefing about ng because of:			ed to receive a briefing about ing because of:
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty	. I am currently on active military duty in a military combat zone.
	briefing about cr	u are not required to receive a edit counseling, you must file a r of credit counseling with the court.		briefing about c	ou are not required to receive a redit counseling, you must file a er of credit counseling with the court.

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James Bradford Hines Sr.

Middle Name

First Name

Debtor 1

Document

Last Name

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Case number (if known)

Pa	rt 6: Answer These Ques	stions for Reporting Purposes			
16.	What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or investing No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you ow	primarily for a personal, fami business debts? Busina stment or through the opera	ily, or household process debts are debt tion of the business	s that you incurred to obtain s or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7 Yes. I am filing under Chapter 7 administrative expenses a No Yes			
18.	How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 mi \$100,000,001-\$500 m	ion [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 mi \$100,000,001-\$500 m	ion	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below	L baye examined this notition, and	I de alors under nonalty of n	arium, that the infer	mation provided in true and
Fo	r you	I have examined this petition, and I correct. If I have chosen to file under Chapt of title 11, United States Code. I ununder Chapter 7.	ter 7, I am aware that I may	proceed, if eligible	e, under Chapter 7, 11,12, or 13
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			or property by fraud in connection to 20 years, or both.
		/s/ James Bradford Hines	Sr.	ε	
		Signature of Debtor 1		Signature of Deb	tor 2
		Executed on	yy -	Executed on	I / DD /YYYY

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Debtor 1 James Bradford Hines Sr.

First Name Middle Name Last Name

Case number (if known)_____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel Press	Date	04/14/2025
Signature of Attorney for Debtor		MM / DD / YYYY
Daniel Press		
Printed name		
Chung & Press, P.C.		
Firm name		
6718 Whittier Ave		
Number Street		
Ste 200		
McLean	VA	22101
City	State	ZIP Code
Contact phone 7037343800	Email address dpres	ss@chung-press.com
Contact prioric		
37123	VA	
Bar number	State	_

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapt	ter 7:	Liquidation	
	\$245	filina fee	

\$78 administrative fee

\$15 trustee surcharge

\$338 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

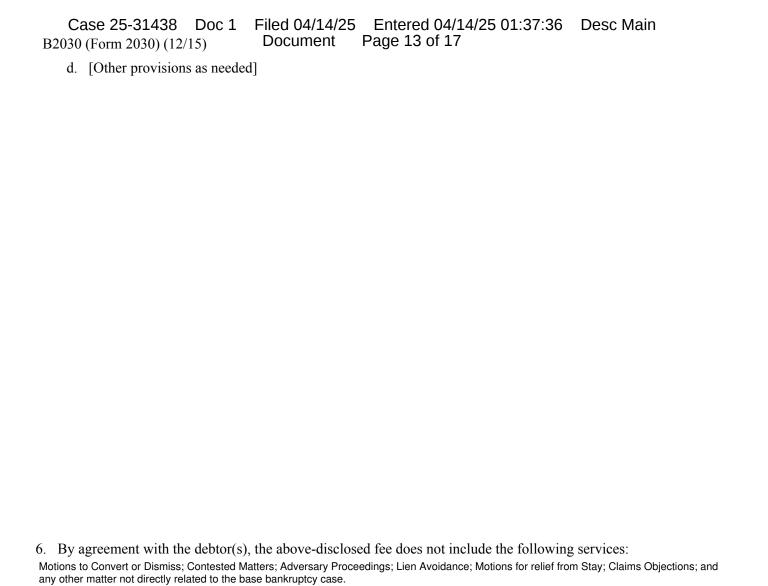
In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court

	Eastern District of Virginia	
Ir	re James Bradford Hines Sr.	
		Case No
De	ebtor	Chapter_ ⁷
	DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify the above named debtor(s) and that compensation paid to me within one ye petition in bankruptcy, or agreed to be paid to me, for services rendered the debtor(s) in contemplation of or in connection with the bankruptcy of	ar before the filing of the or to be rendered on behalf of
] <u>F</u> l	LAT FEE	
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	\$_3,000.00
	Balance Due	\$_0.00
R	<u>ETAINER</u>	
_	For legal services, I have agreed to accept a retainer of	\$
	The undersigned shall bill against the retainer at an hourly rate of	\$
	[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Capproved fees and expenses exceeding the amount of the retainer.	
2.	The source of the compensation paid to me was:	
	Debtor Other (specify) Debtor's wife	
3.	The source of compensation to be paid to me is:	
	Debtor Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with are members and associates of my law firm.	any other person unless they
	I have agreed to share the above-disclosed compensation with a or not members or associates of my law firm. A copy of the Agreement, togethe people sharing the compensation is attached.	
5.	In return of the above-disclosed fee, I have agreed to render legal service	e for all aspects of the

- 5. In return of the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;



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I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

04/14/2025 /s/ Daniel Press, 37123

Date Signature of Attorney

Chung & Press, P.C.

Name of law firm 6718 Whittier Ave Ste 200

McLean, VA 22101

United States Bankruptcy Court Eastern District of Virginia

In re:	James Bradford Hines Sr.	Case No.	
	Debtor(s)	Chapter 7	

Verification of Creditor Matrix

The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date:	04/14/2025	/s/ James Bradford Hines Sr.	
		Signature of Debtor	
		Signature of Joint Debtor	

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ADP One ADP Blvd. Roseland, NJ 07068

Ahern PO Box 271390 Las Vegas, NV 89127

Ally Financial PO Box 8140 Cockeysville, MD 21030

Capital One PO Box 71087 Charlotte, NC 28278

CFG Merchant Solutions 180 Maiden Ln, 15th Fl New York, NY 10038

Chase Auto PO Box 901076 Fort Worth, TX 76101

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